EFS ID:	2605305
Application Number:	09995955
International Application Number:	
Confirmation Number:	1158
Title of Invention:	Financial product and collaborative system and method for providing and monitoring a financial product
First Named Inventor/Applicant Name:	Thomas G. Siska
Customer Number:	66228
Filer:	Richard C. Himelhoch/Penny Salmi
Filer Authorized By:	Richard C. Himelhoch
Attorney Docket Number:	52046-7003
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Application Type:	Utility under 35 USC 111(a)

Payment Type Deposit Account Payment was successfully received in RAM \$590 RAM confirmation Number 7324 Deposit Account 502803	Submitted with Payment	yes
RAM confirmation Number 7324	Payment Type	Deposit Account
1021	Payment was successfully received in RAM	\$590
Deposit Account 502803	RAM confirmation Number	7324
	Deposit Account	502803
Authorized User	Authorized User	

File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
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1		ReplyToNonFinalOfficeActio	557610	yes	13
		n52046_7003.pdf	dd59eb7906dda260608e2751cab0709 16660c3fa		
	Multipa	art Description/PDF files in	.zip description		
	Document De	Document Description		Start End	
	Amendment - After No	Amendment - After Non-Final Rejection		1	
	Claims	Claims		8	
	Applicant Arguments/Remarks	Applicant Arguments/Remarks Made in an Amendment		13	
Warnings:					
Information:					
2	Terminal Disclaimer Filed	TerminalDisclaimer52046_7 003.pdf	78303	no	2
	2 Terminal Discialmer Filed		5ad491f953f7a322d4340911c89ad287 75ab5dcb		
Warnings:					
Information:					
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Warnings:					
Information:					
4 Fee Worksheet (PTO-06)	fee-info.pdf	8352	no	2	
	100 11110 1501	36d3785f0a0e54e350b149f2cbdd4347 1335b318			
Warnings:					
Information:			-		
		Total Files Size (in bytes):	684	1677	

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National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.